

Small Group Plans- Off Exchange 2014

Maine Community Health Options- PPO							
Product	Full Access Products						
Plan ID	Community Select HSA-180001	Community Select -190001	Community Option HSA	Community Option	Community Choice-200001	Community Preferred-240001	Community Advantage-280001
Metal Level	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Gold
Medical Deductible	\$2,000	\$2,000	\$5,000	\$5,000	\$2,000	\$2,000	\$650
Coinsurance	70%	80%	50%	50%	30%	30%	20%
Medical OOP Max	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$5,500	\$2,500
Drug OOP Max	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical
Drug Deductible	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical
Child Dental	No	No	No	No	No	No	No
Plan Factor	0.9292	0.9290	0.846	0.843	1.000	1.058	1.240
Base Rate	\$263.90						

Small Group Plan Factors

Tobacco Factors	
MCHO	None

Area Factors	MCHO
1	0.89
2	0.965
3	1.02
4	1.18

Area	Counties					
1	Cumberland	Sagadahoc	York			
2	Knox	Kennebec	Lincoln	Oxford		
3	Androscoggin	Waldo	Franklin	Penobscot	Somerset	Piscataquis
4	Hancock	Aroostook	Washington			

Monthly Premium =(Base Rate* Plan Factor*Monthly Trend Factor*Area Factor*Age Factor*Tobacco Factor)

Monthly Trend Factor 2014	MCHO
January	1
February	1
March	1
April	1.018245
May	1.018245
June	1.018245
July	1.018245
August	1.018245
September	1.018245
October	1.018245
November	1.018245
December	1.018245

Age Factors	
0-20	0.635
21-24	1.000
25	1.004
26	1.024
27	1.048
28	1.087
29	1.119
30	1.135
31	1.159
32	1.183
33	1.198
34	1.214
35	1.222
36	1.230
37	1.238
38	1.246
39	1.262
40	1.278
41	1.302
42	1.325
43	1.357
44	1.397
45	1.444
46	1.500
47	1.563
48	1.635
49	1.706
50	1.786
51	1.865
52	1.952
53	2.040
54	2.135
55	2.230
56	2.333
57	2.437
58	2.548
59	2.603
60	2.714
61	2.810
62	2.873
63	2.952
64 +	3.000

Maine Bureau of

12/5/2013